



# 4 Wellness Benefits You Can Access Through Health Insurance

Understanding health insurance can feel confusing. But many plans offer helpful services that support your mental health and overall well-being. Here are four benefits you may already be able to access.

## 1. Built-in mental health benefits

Most health insurance plans include mental health services. Your primary care doctor can help you get a referral to a therapist, counselor or psychiatrist. Many plans also cover things like counseling sessions, support groups and mental health checkups. Don't hesitate to ask what is covered.

## 2. Employee Assistance Programs (EAPs)

Many workplaces offer EAPs at no extra cost. An EAP can help you with personal issues that affect your well-being. These programs often provide support with:

- Stress
- Relationships
- Legal or financial concerns
- Work-life balance

Your employer isn't informed if you use EAP services. There is short-term counseling to help you feel more supported during tough times.

## 3. Coverage for therapy and medications

Most health insurance plans help pay for therapy and mental health medications. Laws require insurance companies to treat mental health care the same as other medical care. This means your copay for a therapist should not be higher than your copay for a regular doctor visit. Learning how your plan works can help you get the care you need.

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## 4. Free mental health tools

Some insurance plans offer free resources, such as:

- Mental health hotlines
- Online support groups
- Wellness or mindfulness apps
- Educational articles and videos

These tools can help you manage stress, learn new coping skills and find support when you need it most.

### Shift your perspective

Instead of seeing health insurance as a barrier, try viewing it as a resource. Using the benefits available to you can support your mental and physical health. When you take an active role in your care, you can improve your well-being and your quality of life.

### #MentalHealthMatters

If you or someone you know is struggling with a mental health issue, help is out there. Contact the Mental Health America 24/7 Crisis Text Line (Text MHA to 741-741).

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